Case 09-01094 Doc 1 Filed 01/15/09 Entered 01/15/09 15:57:27 Desc Main

Page 1 of 34 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Courtright, John M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9754 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 50 Lincoln Ave. Apt. 1S ZIPCODE ZIPCODE Riverside IL 60546 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- \boxtimes 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion \$100,000 to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million million

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Voluntary Petition	Name of Debtor(s):		, g
(This page must be completed and filed in every case)	John M. Courtright		
All Prior Bankruptcy Cases Filed Within Last 8 Ye	<u> </u>	attach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE	G N 1	D . Fil 1	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If mo	ore than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE District:	Relationship:	Judge:	
2.60.00	romanomp.	vuuge.	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange		be completed if debtor is an individual ose debts are primarily consumer debts)	
Commission pursuant to Section 13 or 15(d) of the Securities		er named in the foregoing petition, declare that	nt I
Exchange Act of 1934 and is requesting relief under Chapter 11)	have informed the petitioner th	nat [he or she] may proceed under chapter 7,	11, 12
	or 13 of title 11, United States	Code, and have explained the relief available	e under
	each such chapter. I further ce	rtify that I have delivered to the debtor the no	otice
	required by 11 U.S.C. §342(b).	
Exhibit A is attached and made a part of this petition	X /s/ MARK D. WE	CISMAN	1/14/2009
	Signature of Attorney for Debt	or(s)	Date
	Exhibit C		
Does the debtor own or have possession of any property that poses or is alleg	ged to pose a threat of imminent a	nd identifiable harm to public health	
or safety?			
Yes, and exhibit C is attached and made a part of this petition.			
⊠ No			
	Exhibit D	, p.134.p.)	
(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach	a separate Exhibit D.)	
Exhibit D completed and signed by the debtor is attached and made	part of this petition.		
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
Information	Regarding the Debtor - Venue		
	k any applicable box)		
Debtor has been domiciled or has had a residence, principal place of bus		istrict for 180 days immediately	
preceding the date of this petition or for a longer part of such 180 days the There is a bankruptcy case concerning debtor's affiliate, general partner,	•	strict	
Debtor is a debtor in a foreign proceeding and has its principal place of b			
principal place of business or assets in the United States but is a defenda			
the interests of the parties will be served in regard to the relief sought in			
	Resides as a Tenant of Resider	ntial Property	
`	applicable boxes.)		
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, cor	mplete the following.)	
	(Name of landlord tha	t obtained judgment)	
(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due of	during the 30-day	
Debtor certifies that he/she has served the Landlord with this certif	ication. (11 U.S.C. § 362(l)).		

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Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	· ·				
	John M. Courtright				
<u> </u>	Signatures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
$X_{/s/}$ John M. Courtright	- x				
Signature of Debtor	(Signature of Foreign Representative)				
X Signature of Joint Debtor	(Signature of Foteign Representative)				
Signature of Joint Debtor	(Printed name of Foreign Representative)				
Telephone Number (if not represented by attorney)	-				
	1/14/2009 (Data)				
1/14/2009 Date	(Date)				
Signature of Attorney*					
X /s/ MARK D. WEISMAN	Signature of Non-Attorney Bankruptcy Petition Preparer Lideclare under penalty of perjury that: (1) Lam a hankruptcy petition				
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document				
MARK D. WEISMAN Printed Name of Attorney for Debtor(s)	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to				
Printed Name of Attorney for Debtor(s) MARK D. WEISMAN #2971712	11 U.S.C. § 110(h) setting a maximum fee for services chargeable by				
Firm Name	bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or				
100 W. Monroe Address	accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
Suite 1310	19 IS attached.				
Chicago IL 60603	-				
(312) 857-1320	Printed Name and title, if any, of Bankruptcy Petition Preparer				
Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an				
<u>1/14/2009</u> Date	Social-security number (if the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)	-				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or				
X Signature of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.				
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11				
1/14/2009	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				
Date	· · · · · · · · · · · · · · · · · · ·				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re <i>John M.</i>	Courtright		Case No. Chapter	
		/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 170,000.00		
B-Personal Property	Yes	3	\$ 4,120.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 170,000.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 3,380.82	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 153,344.19	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 5,628.68
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,622.00
ТОТ	AL	15	\$ 174,120.00	\$ 326,725.01	

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/ Debtor

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re John M.	Courtright	Case No.	
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 3,380.82
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 3,380.82

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,628.68
Average Expenses (from Schedule J, Line 18)	\$ 5,622.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 7,194.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 3,380.82	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 153,344.19
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 153,344.19

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In re	John M.	Courtright		Case No.	
			Debtor	·	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I correct to the best of my knowledge, inf	have read the foregoing summary and schedules, consisting of ormation and belief.	sheets, and that they are true and
Date: <u>1/14/2009</u>	Signature /s/ John M. Courtright John M. Courtright	
	[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

n re <i>John M.</i>	Courtright		Case No.	_
			Chapter	7
		Debtor(s)	•	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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☐ [Must be accomp	panied by a motion for dete Incapacity. (Defin so as to be incapable of re Disability. (Define	rmination by a ed in 11 U.S. alizing and m d in 11 U.S.C pate in a cred	the court.] C. § 109 (h)(4) as impaire aking rational decisions w C. § 109 (h)(4) as physical dit counseling briefing in p	d by reason of mental illness or mental deficition respect to financial responsibilities.); ly impaired to the extent of being unable, after erson, by telephone, or through the Internet.);	r
of 11 U.S.C. §	5. The United States truste 109(h) does not apply in thi	•	otcy administrator has dete	rmined that the credit counseling requiremen	ıt
I certify	under penalty of perjury	that the info	ormation provided abov	e is true and correct.	
Signature of De	ebtor: /s/ John 1	M. Court	right		
Date: 1 / 1	1/2000				

Certificate Number: <u>02910-ILN-CC-0057185</u>01

CERTIFICATE OF COUNSELING

I CERTIFY that on December 24, 2008	, at	8:38	o'clock AM EST,
John Courtright		received f	rom
InCharge Education Foundation, Inc.			
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credit co	ounseling in the
Northern District of Illinois	, aı	n individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment p	lan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet		·
Date: December 24, 2008	By	/s/Iris Serrano	
	Name	Iris Serrano	
	Title	Education Couns	selor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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In re John M.	Courtright	 Case No	
	Debtor(s)		(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
3128 W. 26th Street, Riverside 1/2 interest		\$ 170,000.00	\$ 170,000.00

TOTAL \$ (Report also on Summary of Schedules.)

170,000.00

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In re John M. Courtright	Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession			\$ 50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account (JP Morgan/Chase)			\$ 20.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X				
Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings including furniture 5-10 years old, 4 year old comput and 10 year old stereo and TV Location: In debtor's possession	er		\$ 1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.		Ordinary wearing apparel Location: In debtor's possession			\$ 750.00
7. Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.		Musical instruments (trumpet, keyboard and amp) Location: In debtor's possession			\$ 800.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				

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In re John M.	Courtright	. Case No.	
	Debtor(s)	,	(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		,			
Type of Property	N o n		oandl Wife Joint	-J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Commi	anney		•
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 		Retirement Plan (Accenture) Location: Held in trust by previous employer			Unknown
Stock and interests in incorporated and unincorporated businesses. Itemize.	x				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	x				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1997 Toyota Avalon (133,000 miles) Location: In debtor's possession			\$ 1,500.00

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In re John M.	Courtright	Case No.	
	Debtor(s)	 _	(if known

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Oortinaation Oricet)		
Type of Property	N o	Description and Location of Property		Current Value of Debtor's Interest, in Property Without
	n e	Husba W Jo Commun	ifeW intJ	Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment and supplies used in business.	x			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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In re	
John M. Courtright	Case No.
Debtor(s)	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on hand	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 20.00	\$ 20.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Ordinary wearing apparel	735 ILCS 5/12-1001(a)	\$ 750.00	\$ 750.00
Musical instruments	735 ILCS 5/12-1001(b)	\$ 800.00	\$ 800.00
Retirement Plan	735 ILCS 5/12-1006	100% of value	Unknown
1997 Toyota Avalon	735 ILCS 5/12-1001(c)	\$ 1,500.00	\$ 1,500.00

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B6D (Official Form 6D) (12/07)

In re John M.	Courtright		,	Case No.	
·		Debtor(s)			(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H W- J	Pate Claim was Incurred, Nature If Lien, and Description and Market If Lien, and Description and Market If Lien, and Description and Market If Lien If	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 8225 Creditor # : 1 National City Mtg P.O. Box 1820 Dayton OH 45401	X		2005 First Mortgage Value: \$ 170,000.00				\$ 170,000.00	\$ 0.00
Account No:			Value:	-				
Account No:			Value:	-				
No continuation sheets attached			Su (Total o	of thi	otal	ge) \$ e)	\$ 170,000.00 \$ 170,000.00 (Report also on Summary of	\$ 0.00

Statistical Summary of

Certain Liabilities and Related Data)

Schedules.)

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In re John M. Courtright

Deposits by individuals

were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Claims for Death or Personal Injury While Debtor Was Intoxicated

Commitments to Maintain the Capital of an Insured Depository Institution

Debtor(s)

debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

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In re John M. Courtright	,	Case No.	
Debtor(s		_	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Taxes and Certain Other Debts Owed to Governmental Units

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 1 Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph Chicago IL 60601		2007 State income taxes Liability from year ending 12/2007				\$ 380.82	\$ 380.82	\$ 0.00
Account No: Creditor # : 2 Internal Revenue Service 230 S. Dearborn Mail Stop 5010 CHI Chicago IL 60604	-	2007 Income taxes year ending 12/2007				\$ 3,000.00	\$ 3,000.00	\$ 0.00
Account No:	-							
Account No:								
Account No:	-							
Account No:								
Sheet No. 1 of 1 continuation sheets to Schedule of Creditors Holding Priority Claims	at	(Total o	f this Tot otal al	t al \$ so or	e) S n	3,380.82	3,380.82	0.00
			Tot	t al \$	S		3,380.82	0.00

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In re <i>John M. Courtright</i>	,	Case No.	
Dobto v(o)			

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor		te Claim was Incurred, d Consideration for Claim. Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1006 Creditor # : 1 American Express P.O. Box 981535 El Paso TX 79998-1535		2007- Cred:	-2008 it Card Purchases				\$ 10,297.70
Account No: 1006 Creditor # : 2 American Express P.O. Box 981535 El Paso TX 79998-1535		2007- Cred:	-2008 it Card Purchases				\$ 1,122.88
Account No: 3456 Creditor # : 3 Bank of America P.O. 15027 Wilmington DE 19850-5027	x	Cred	-2007 it Card Purchases ed 94				\$ 13,819.00
Account No: 9422 Creditor # : 4 Bank of America P.O. 15027 Wilmington DE 19850-5027	X		-2008 it Card Purchases by wife last 3 1/2 years				\$ 21,682.00
2 continuation sheets attached		1 1		Subt	tota Tota	·	\$ 46,921.58

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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In re	John M. Courtright	,	Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint -Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: Creditor # : 5 Betty Lynn Courtright 862 Carolina Calabash NC 28467			2007-2008 Loan				\$ 7,500.00
Account No: 2845 Creditor # : 6 Citi Advantage P.O. Box 6000 The Lakes NV 89163-6000	X		2005-2008 Credit Card Purchases World Master Card				\$ 62,431.03
Account No: 5120 Creditor # : 7 DuPage Credit Union 1515 Bond Street Naperville IL 60563	X		1997 Credit Card Purchases Credit Card issued by Credit Union			X	\$ 18,263.00
Account No: 4251 Creditor # : 8 Fay, Farrow & Associates 1730 Park Street Suite 109 Naperville IL 60563			2008 Attorney's fees divorce				\$ 2,970.58
Account No: Creditor # : 9 Lake Toback 33 N. Dearborn 60602			2008 Attorney's fees divorce Debtor will reaffirm obligation				\$ 5,693.00
Account No: Creditor # : 10 Pearlman Klenetsy & Simcox 1126 Westgate Oak Park IL 60301-0000	X		2007 Dental services				\$ 1,200.00
Sheet No1 of2 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached	to S	chedule of (Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ary of S	Fota	al \$	\$ 98,057.61

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In re John M. Courtright	,	Case No.	
Debtor(s)		_	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	tor		and Consideration for Claim. If Claim is Subject to Setoff, so State.	Ę	Unliquidated		
And Account Number	Co-Debtor	L		Contingent	nid	Disputed	
(See instructions above.)	ဝ	H	Husband Wife	onti	nliq	ispu	
			Joint	ŭ	Ō	۵	
Account No:		C	2008				\$ 5,500.00
Creditor # : 11			Loan				, -,
Richard W. Courtright							
862 Carolina SW Calabash NC 28467							
Calabash NC 2040/							
Account No: 0006	X		2007-2008				\$ 2,865.00
Creditor # : 12 Via Credit Union			Loan				
4505 S. Adams							
Marion IN 46953							
Account No:							
Account No:							
Account No.							
Account No:							
Account No:							
Sheet No. 2 of 2 continuation sheets at	Hook 1	ام در ام	shedule of				
	uached 1	10 S	riledule of	Subt			\$ 8,365.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Sumi	mary of So	Tota ched	ules	\$ 153,344.19
			and, if applicable, on the Statistical Summary of Certain Liabilities	and Relat	ed D	ata)	,,-

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n re <i>John M.</i>	Courtright	/ D	Debtor	Case No.	
		_		-	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 $\hfill \square$ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
	State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract. Contract Type: Residential lease Terms: \$860.00 per month Beginning date: Debtor's Interest: Lessee Description: Buyout Option:

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In re <i>John M.</i>	Courtright	/ Debtor	Case No.	
		_		(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
nne Courtright	Bank of America
	P.O. 15027
	Wilmington DE 19850-5027
	Bank of America
	P.O. 15027
	Wilmington DE 19850-5027
	Citi Advantage
	P.O. Box 6000
	The Lakes NV 89163-6000
	DuPage Credit Union
	1515 Bond Street
	Naperville IL 60563
	National City Mtg
	P.O. Box 1820
	Dayton OH 45401
	Pearlman Klenetsy & Simcox
	1126 Westgate
	Oak Park IL 60301-0000
	Via Credit Union
	4505 S. Adams
	Marion IN 46953

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In re John M.	Courtright		_ ,	Case No.	
-		Debtor(s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

form may differ from the cui	rrent monthly income calculated on Form 22A, 22B, or 22C.	,	ŭ	,		
Debtor's Marital	DEPENDENTS OF D	EBTOR AND SP	OUSE			
Status: Single	RELATIONSHIP(S):	AGE(S):				
EMPLOYMENT:	DEBTOR		SPO	USE		
Occupation	Marketing/Management					
Name of Employer	Peregrine Asset					
How Long Employed	6 months					
Address of Employer						
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)	•	DEBTOR	5	SPOUSE	
 Monthly gross wages, sala Estimate monthly overtime SUBTOTAL 	ary, and commissions (Prorate if not paid monthly)	\$ \$ \$	7,916.68 0.00 7,916.68	\$	0.00 0.00	
4. LESS PAYROLL DEDUCT a. Payroll taxes and socio b. Insurance c. Union dues d. Other (Specify):	\$ \$ \$ \$	1,806.80 481.20 0.00 0.00	\$ \$ \$	0.00 0.00 0.00 0.00		
5. SUBTOTAL OF PAYROLI	DEDUCTIONS	\$	2,288.00	\$	0.00	
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	5,628.68	\$	0.00	
8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or of dependents listed above.	support payments payable to the debtor for the debtor's use or that	\$666	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00	
11. Social security or govern (Specify):12. Pension or retirement inc13. Other monthly income	\$	0.00	\$	0.00		
(Specify):		\$	0.00	\$	0.00	
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00		0.00	
15. AVERAGE MONTHLY IN	ICOME (Add amounts shown on lines 6 and 14)	\$	5,628.68	\$	0.00	
	MONTHLY INCOME: (Combine column totals	\$ 5,628.68				
from line 15; if there is on	ly one debtor repeat total reported on line 15)	(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)				
17. Describe any increase	or decrease in income reasonably anticipated to occur within the year	following the filing	g of this document:			

In re John M. Courtright	, Case No.
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	860.00
a. Are real estate taxes included? Yes 🗌 No 🔀		
b. Is property insurance included? Yes 🗌 No 🛛		
2. Utilities: a. Electricity and heating fuel	\$	75.00
b. Water and sewer	\$	0.00
c.Telephone d Other cable TV & internet	\$	50.00
a. 5.16.	\$	72.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	35.00
4. Food	\$	600.00
5. Clothing	\$	120.00
6. Laundry and dry cleaning	\$	65.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	330.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	14.00
b. Life	\$	51.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
Other	\$	0.00
12. Tayon (not deducted from wagon or included in home mortgage)		
12. Taxes (not deducted from wages or included in home mortgage)	•	0.00
(Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	\$	0.00
- 8.44	e	0.00
a. Auto b. Other:	\$	0.00
c. Other:	\$	0.00
0. Othor.		
44 Alimana and a sanda and a sanda a s		2,910.00
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home	\$ \$	0.00
40 Days land was a few and the class of business and few and the land of the land of the country of the class	\$	0.00
17. Other: Automobile maintenance & fees	\$ \$	65.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	5,622.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	5,628.68
b. Average monthly expenses from Line 18 above	\$	5,622.00
c. Monthly net income (a. minus b.)	\$	6.68

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Document Page 25 of 34 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re: John M. Courtright

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$3958 2008 income from consulting and Peregrine Asset

Last Year: \$51,881 2007 income from consulting and St. Croxi Asset Management

Year before:\$37727

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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	3. Pav	ments to cre	ditors										
None	-	te a. or b., as app		ıd c.									
	creditor such tra alternat	idual or joint del, made within 90 ansfer is less that we repayment solt include payment	days imm n \$600. Ind nedule und	ediately preced icate with an a er a plan by ar	ding the com- sterisk (*) an n approved n	mencement of ny payments the conprofit budge	this case at were ma ting and c	unless the aggrade to a creditor reditor counseling	regate value of on account of g agency. (Mari	f all prope a domest ried debto	erty that co c support ers filing u	onstitutes or is obligation or a inder chapter 1	s affected by as part of an 12 or chapter
NAME.	AND AI	DRESS OF (REDITO)R		DATES OF	=	•	•		AMO	TNUC	
	, 10 ,	, D. (200 0)	J. (2511 C			PAYMENT		AMOUN'	T PAID			LL OWING	
Credi landl Addre	ord	Rent paym	ents t	:0									
nuur e													
None	comme individu repaym	or whose debts neement of this al, indicate with ent schedule und payments and c ed.)	case unles an asteris er a plan b	s the aggregate k (*) any payn by an approved	te value of a ments that w I nonprofit bu	all property that were made to udgeting and c	at constitut a creditor creditor cou	tes or is affected on account of unseling agency.	d by such tran a domestic su (Married debto	nsfer is le upport obl ors filingu	ss than \$ igation or nder chap	\$5,475. If the r as part of a oter 12 or chap	debtor is an alternative pter 13 must
None	insiders	ebtors: List all p . (Married debtor s are separated al	s filing und	er chapter 12	or chapter 13								
None	a. List (Marrie	ts and admir all suits and adr d debtors filing ur s are separated ar	ninistrative nder chapte	proceedings to er 12 or chapte	o which the er 13 must in	debtor is or v	vas a part	ty within one yea	ar immediately		-	-	
CAPTIO	ON OF	SUIT					COL	JRT OR AGE	NCY				
	ASE NU		NAT	URE OF PE	ROCFEDI	NG		ND LOCATION		;	STATUS	S OR DISPO	OSITION
				· · · ·			•	200/					
07 D	0354		Div	orce Act	ion		Cir	cuit Cour	t of		Pendi	ng	
Court	right	v.					Coo	k County					
Court	right												
None	of this	ribe all property t case. (Married de is filed, unless the	ebtors filing	under chapter	r 12 or chapt	ter 13 must in	clude infor		-			_	
	5 Bo	occooler-	forcele	citto ond .	roturno								
None	List all	property that has ar immediately p	been repos	ssessed by a c	reditor, sold			•					

one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None \boxtimes

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. List all property which has been in the hand this case. (Married debtors filing under chapter is filed, unless the spouses are separated and a	12 or chapter 13 must include		-	- · ·
None	7. Gifts List all gifts or charitable contributions made members aggregating less than \$200 in value filing under chapter 12 or chapter 13 must inc separated and a joint petition is not filed.)	per individual family member	and charitable contributions agg	regating less than	\$100 per recipient. (Married debtors
None	8. Losses List all losses from fire, theft, other casualty o this case. (Married debtors filing under chapter spouses are separated and a joint petition is not	12 or chapter 13 must inclu			
None	9. Payments related to debt counse List all payments made or property transferred relief under the bankruptcy law or preparation of	by or on behalf of the debt		-	-
NAME A	AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF		AMOUNT OF DESCRIPTION	MONEY OR N AND VALUE OF PROPERT
100 W Suite	: MARK D. WEISMAN . Monroe 1310 go, IL 60603	Date of Payment Payor: John M.		\$451	
None	10. Other transfers a. List all other property, other than property tr security within two years immediately precedin either or both spouses whether or not a joint peti	g the commencement of this	case. (Married debtors filing und	der chapter 12 or o	
None	b. List all property transferred by the debtor wit the debtor is a benificiary.	nin ten years immediately pre	ceding the commencement of th	is case to a self-se	ettled trust or similar device of which
None	11. Closed financial accounts List all financial accounts and instruments held year immediately preceding the commencement shares and share accounts held in banks, or debtors filing under chapter 12 or chapter 13 million petition is filed, unless the spouses are separate	nt of this case. Include checledit unions, pension funds, oust include information concer	king, savings, or other financial cooperatives, associations, brokening accounts or instruments hel	accounts, certificaterage houses and	tes of deposit, or other instruments; other financial institutions. (Married

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TYPE OF ACCOUNT, LAST FOUR

DIGITS OF ACCOUNT NUMBER AMOUNT AND DATE NAME AND ADDRESS OF INSTITUTION AND AMOUNT OF FINAL BALANCE OF SALE OR CLOSING

Institution: Charter One closed 06/08 Account Type and

> No.: Joint Checking account with wife Final Balance: zero

balance

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a

joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR **DEPOSITORY**

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER.

IF ANY

Institution: Mid America

Bank Address: Name: Debtor and spouse

deed, mtg, insurance policies

13. Setoffs

None \boxtimes

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None \boxtimes

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None \boxtimes

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None \boxtimes

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None \boxtimes

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

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including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

John Courtright ID: Debtor's home consulting 05/2008-08/

address

2000

2008

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \times

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	1/14/2009	Signature /s/ John M. Courtright
		of Debtor
D-4-		Signature
Date		of Joint Debtor
		(if anv)

Rule 2016(b) (8) (a) See 09-01094 Doc 1 Filed 01/15/09 Entered 01/15/09 15:57:27 Desc Main Document Page 31 of 34

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re	John M. Cour	rtright					Case No Chapter	
						/ Debtor		
	Attorney for Debtor:	MARK D.	WEISMAN			•		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 1/14/2009 Respectfully submitted,

X /s/ MARK D. WEISMAN
Attorney for Petitioner: MARK D. WEISMAN

MARK D. WEISMAN #2971712 100 W. Monroe Suite 1310 Chicago IL 60603 (312) 857-1320



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NODTHEDN DIVISION

	NORTHERN DIVI	SION
nre <i>John M. Courtright</i>		Case No. Chapter 7
		/ Debtor
		ATEMENT OF INTENTION debt which is secured by property of the estate. Attach
Property No. 1		
Creditor's Name: National City Mtg		roperty Securing Debt : 26th Street
· · · · · · · · · · · · · · · · · · ·	divorce case ot claimed as exempt	(for example, avoid lien using 11 U.S.C § 522 (f)). ompleted for each unexpired lease. Attach additional pages
Lessor's Name:	Describe Leased Propert	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
I declare under penalty of perjury that personal property subject to an unex	Signature of Debtor(at the above indicates my intention as to any xpired lease.	
Date: 1/14/2009	Debtor: /s/ John M. Cour	tright
Date:	Joint Debtor:	

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Case No.

In re John M. Courtright	Case No. Chapter 7				
Attorney for Debtor: MARK D. WEISMAN	/ Debtor				
Attorney for Beston. Parter D. Wallstran					
VEDIEIC	NATION OF OPERITOR MATRIX				
VERIFIC	CATION OF CREDITOR MATRIX				
The above named Debtor(s) he	ereby verify that the attached list of creditors is true and correct to the				
best of our knowledge.					
Date:	/s/ John M. Courtright				
	Debtor				

John M. Cou Case Q9-01094 Doc 1 VFiled 01/15/09 on Entered 01/15/09 15:57:27 Desc Main 50 Lincoln Ave. 45 Documents Page 34 of 34

Apt. 1S Marion, IN 46953

Apt. 1S Riverside, IL 60546

MARK D. WEISMAN 100 W. Monroe Suite 1310 Chicago, IL 60603

American Express P.O. Box 981535 El Paso, TX 79998-1535

Bank of America P.O. 15027 Wilmington, DE 19850-5027

Citi Advantage P.O. Box 6000 The Lakes, NV 89163-6000

DuPage Credit Union 1515 Bond Street Naperville, IL 60563

Fay, Farrow & Associates 1730 Park Street Suite 109 Naperville, IL 60563

Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph Chicago, IL 60601

Internal Revenue Service 230 S. Dearborn Mail Stop 5010 CHI Chicago, IL 60604

National City Mtg P.O. Box 1820 Dayton, OH 45401

Pearlman Klenetsy & Simcox 1126 Westgate Oak Park, IL 60301-0000